

EXHIBIT B

Identification of Defective Loans Pg 2 of 2

EXHIBIT B
Response Mortgage Services, Inc.

Loan Number	Seller Loan Number	Claim Reason	Claim Reason 2	Claim Reason 3	Claim Amount
0040603656	28270039	MISREP - ASSETS			\$177,421.83
0033190232	11060144	UW - ASSETS			\$148,874.92
0033400078	26260106	UW - INCOME/EMPLOY	MISREP - BORROWER		\$142,895.26
0040030884	28160150	UW - ASSETS	UW - INELIGIBLE FOR LOAN PROGRAM	UW - INELIGIBLE FOR LOAN PROGRAM	\$124,920.98
0033687625	26260127	MISREP - INCOME/EMPLOY			\$74,611.47
0032490849	24350158	UW - ASSETS	MISREP - BORROWER		\$69,567.39
0032661860	20060009	UW - INCOME/EMPLOY	UW - ASSETS		\$51,967.75

TOTAL**\$790,259.60**